Certificate Number: 11504-VAE-CC-020446140



CERTIFICATE OF COUNSELING

I CERTIFY that on March 8, 2013, at 8:35 o'clock AM CST, Amy R Moore received from Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	March 8, 2013	\\\\\\\\\\	Ву:	/s/Matt Owens
			Name:	Matt Owens
			Title:	Administrator

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).